

CLAIMS

1. A method comprising steps of:

providing an authorized user of a credit card issued by a service provider;

the authorized user referring a first customer to the service provider for credit card services;

the first customer submitting an application for credit card services to the service provider;

the service provider receiving, processing and approving the application and issuing a credit card to the first customer establishing a first referred authorized user of a credit card; and in consideration therefore to the authorized user

the service provider issuing valuable consideration to the authorized user.

2. The method of claim 1, wherein the step of the first customer submitting an application for credit card

services to the service provider further includes the first customer designating the authorized user as a referring party.

3. The method of claim 1, further comprising:

the authorized user incurring debt on the credit card; and

for a predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the authorized user.

4. The method of claim 3, further comprising conducting a drawing from entries of the sweepstakes, wherein the entry of the authorized user is one of the entries.

5. The method of claim 1, further comprising:

the first referred authorized user referring a second customer to the service provider for credit card services;

the second customer submitting an application for credit card services to the service provider;

the service provider receiving, processing and approving the application and issuing a credit card to the second customer establishing a second referred authorized user of a credit card; and in consideration therefore to the first referred authorized user

the service provider issuing valuable consideration to the first referred authorized user.

6. The method of claim 5, wherein the step of the second customer submitting an application for credit card services to the service provider further includes the second customer designating the first referred authorized user as a referring party.

7. The method of claim 6, further comprising:

the first referred authorized user incurring debt on the credit card; and

for a predetermined amount of debt incurred by the first referred authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the first referred authorized user.

8. The method of claim 7, further comprising conducting a drawing from entries of the sweepstakes, wherein the entry of the first referred authorized user is one of the entries.

9. A method comprising steps of:

providing an authorized user of a credit card issued by a service provider;

the authorized user referring customers to the service provider for credit card services;

the customers submitting applications for credit card services to the service provider;

the service provider receiving, processing and approving the applications and issuing credit cards to the customers; and in consideration therefore to the authorized user

the service provider issuing valuable consideration to the authorized user.

10. The method of claim 9, wherein the valuable consideration comprises a monetary payment.

11. The method of claim 9, wherein the valuable consideration comprises a gift.

12. The method of claim 9, wherein the step of the customers submitting applications for credit card services to the service provider further includes the customers designating the authorized user as a referring party.

13. The method of claim 9, further comprising:

the authorized user incurring debt on the credit card; and

for a predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the authorized user.

14. The method of claim 13, further comprising the service provider conducting a drawing from entries of the sweepstakes, wherein the entry of the authorized user is one of the entries.

15. A method comprising steps of:

providing an authorized user of a credit card issued by a service provider;

the authorized user referring customers to the service provider for credit card services;

the customers submitting applications for credit card services to the service provider;

the service provider receiving, processing and approving the applications and issuing credit cards to the customers establishing referred authorized users of credit cards; and in consideration therefore to the authorized user

the service provider issuing valuable consideration to the authorized user for every predetermined number of referred authorized users of credit cards.

16. The method of claim 15, wherein the step of the customers submitting applications for credit card services

to the service provider further includes the customers designating the authorized user as a referring party.

17. The method of claim 15, wherein the valuable consideration comprises a monetary payment.

18. The method of claim 15, wherein the valuable consideration comprises a gift.

19. The method of claim 15, further comprising:

the authorized user incurring debt on the credit card; and

for a predetermined amount of debt incurred by the authorized user on the credit card, the service provider submitting an entry into a sweepstakes on behalf of the authorized user.

20. The method of claim 19, further comprising the service provider conducting a drawing from entries of the sweepstakes, wherein the entry of the authorized user is one of the entries.